

## Charity, the discreet gesture that unites us

The goodness of giving without expecting anything in return is difficult to measure but easy to recognise. Donating blood, giving up a seat, helping those in need or supporting a cause light up the kinder side of our daily lives. In a society where internal fractures are widened by the polarisation and tension of public debate, and where the gulfs between countries seem insurmountable, focusing on the solidarity that persists between people gives us hope for a better tomorrow. There are many anonymous individuals who, without making noise, dedicate their savings or their time to reaching out to those who are going through a difficult time. As we approach Christmas, the collective awareness of these gestures becomes more evident, although for many there is no date in the calendar that limits selfless and daily generosity.

Charity goes beyond the individual sphere and extends to a broad group of actors and organisations that allocate resources and hours to help the most disadvantaged groups, to promote culture, to promote research and to address many other topics of common interest. What at first sight seems like a chain of isolated gestures acquires a greater significance: it is the sap of social capital, that invisible fabric that unites people, and sustains mutual trust and, ultimately, the institutions that we have endowed ourselves with. Citizen participation in collective decision-making, the existence of channels to get involved in common affairs or the simple conviction that neighbours and strangers respond to adversity build a more resilient social fabric. This active solidarity not only contributes to raising the collective well-being, but also creates a favourable climate for successfully overcoming the shared challenges of our times.

Despite its importance in many people's lives and in the health of communities, obtaining detailed information about charity is a challenging task because reliable data are scarce. There are one-off surveys – sometimes designed to analyse a specific problem – that capture isolated perceptions or behaviours. These insights reveal an important reality, but there is no thermometer that allows us to track the evolution of charity over time or that sheds more light on the vast number of gestures that are carried out anonymously and selflessly. The project undertaken by CaixaBank Research, the "la Caixa" Foundation and Pompeu Fabra University aims to be that small contribution: a joint effort to highlight and take a snapshot of the important role of charity in Spain. This contribution also aims to serve as an expression of the social commitment that has characterised CaixaBank since its origins, and which is manifested every day in tangible form through the programmes, the donation platform and the volunteer network of its Social Action.

The initiative is embodied in a first Dossier, included within this *Monthly Report*, which contains the analysis of a survey conducted by the Social Observatory of the "la Caixa" Foundation, as well as an analysis of anonymised transaction data of CaixaBank customers (millions of donations made via direct debit, transfers, Bizum payments or by card, which are matched with socio-demographic and financial variables). With this dual approach – what people think and feel, and what they actually do – we build a snapshot of Spanish charity, we monitor its evolution over time, and we carefully analyse the response to emergencies such as the floods that swept the Valencia province in October 2024.

What do the data tell us? Charity extends throughout the length and breadth of the country and it does not understand age, sex or social status. It is widespread across the whole of the Spanish population. However, a small group of *super-donors* stands out, representing 10% of the total, who contribute almost half of all that is donated. This «small» group of people do not have a particularly high income, but they stand out for the effort they make (they donate 2.3% of their income) and the regularity with which they do so. The data also reveal that the network of associations through which this charity is channelled is highly disaggregated, with a large number of NGOs spread throughout the country. At the same time, we observe that there is a small group of entities, 1% of them, which channels a large part of all the charitable resources, accounting for 80% of the total. In addition, we note that 90% of the donations go to four major causes: international cooperation, health, social services and religion.

Finally, the charitable response to the floods in the Valencia province in October 2024 shows how solidarity soars in times of emergency. The tragedy that devastated the region mobilised hundreds of thousands of people and was reflected in the data: in November, charities in Spain saw their revenues surge by 45%. This wave of solidarity spread throughout the country, although geographical proximity made a difference: those who lived between 100 and 200 kilometres from the epicentre multiplied their contributions by 1.8 times. That great charitable wave, with the underlying sea made up of the many thousands of donors and NGOs, surely show us the more beautiful and hopeful side of Spanish society. And with this project, we hope to contribute to making it more visible from now on.

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